

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael William Croutz
Christen Marie Croutz
Debtors

Case No. 20-01617-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 08, 2023

User: AutoDocket
Form ID: 309A

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	#+ Michael William Croutz, Christen Marie Croutz, 204 S Queen Street, Shippensburg, PA 17257-2014
aty	+ Brian C Nicholas, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Lauren Marie Moyer, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste. 160, Garden City, NY 11530-1631
aty	+ Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road., Ste 130, Mount Laurel, NJ 08054-1218
aty	+ Michelle Ghidotti, Ghidotti Berger LLP, 1920 Old Tustin ave., 92705, Santa Ana, CA 92705-7811
aty	+ William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
tr	+ Leon P. Haller, Purcell, Krug and Haller, (Trustee), 1719 North Front Street, Harrisburg, PA 17102-2305
cr	+ Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5330008	Adams Electric Cooperative, 1338 Biglerville Road, Post Office box 3605, Gettysburg, PA 17325-0605
5330009	+ Affordable Finance LLC, 946 Lincoln Way East, Chambersburg, PA 17201-2818
5330011	+ Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5330012	Bureau of Account Managment, Bureau Of Account, Camp Hill, PA 17011
5330015	+ Chambersburg Hospital, 760 East Washington Street, Chambersburg, PA 17201-2751
5330016	+ Chambersburg Hospital ER, 112 N 7th Street, Chambersburg, PA 17201-1700
5330017	+ Chambersburg Hospital ER, 760 E Washington Street, Chambersburg, PA 17201-2751
5330018	+ Chambersburg Hospital Op, 112 N 7th Street, Chambersburg, PA 17201-1700
5330030	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court.; Focus Receivables Mana, Attn: Bankruptcy, 1130 Northchase Parkway Ste 150, Marietta, GA 30067
5341093	+ Jesse James Auto Mart, 4599 Molly Pitcher Hwy, Chambersburg, PA 17202-9231
5330037	Penelec, P.O. box 16001, Reading, PA 19612-6001
5338204	+ Penelec/FirstEnergy, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
5330039	Penn State Hershey Medical Center, Post Office box 643291, Pittsburgh, PA 15264-3291
5330038	+ Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
5330040	+ Penn State Hershey Medical Center, PO Box 853, MC A410, Hershey, PA 17033-0853
5330041	+ Penn State MS Hershey Medical Cente, PO Box 854, Hershey, PA 17033-0854
5330042	Phelan Hallinan Diamond & Jones, LL, PMB SSS Acquisition, PO Box 8990, Turnersville, NJ 08012-8990
5330043	Premier Rental Purch, 925 Capitol Landing Rd Ste B, Williamsburg, VA 23185-4378
5330045	Rachel Young, 203 S Orange Street, Shippensburg, PA 17257
5482011	+ U.S. Bank National Association, not in its individ, c/o Rushmore Loan Management Services, L, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5330048	+ UGI Utilities, Inc., PO Box 15503, Wilmington, DE 19850-5503
5341094	+ Wellspan Health, 1001 S George Street, York PA 17403-3676

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: gary.imblum@imblumlaw.com	Mar 08 2023 18:38:00	Gary J Imblum, Imblum Law Offices, P.C., 4615 Derry Street, Harrisburg, PA 17111
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV		

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		Mar 08 2023 18:38:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5330007	Email/Text: bankruptcy@acimacredit.com		
		Mar 08 2023 18:38:00	ACIMA CREDIT, PO BOX 1667, DRAPER UT 84020-1667
5341794	+ EDI: TCISOLUTIONS.COM		
		Mar 08 2023 23:45:00	BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
5330011	+ Email/Text: Bankruptcy@BAMcollections.com		
		Mar 08 2023 18:38:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5465126	Email/Text: ebnotifications@creditacceptance.com		
		Mar 08 2023 18:38:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5330022	Email/Text: bdsupport@creditmanagementcompany.com		
		Mar 08 2023 18:38:00	CREDIT MANAGEMENT COMPANY, ATTN BANKRUPTCY, 661 ANDERSEN DRIVE, STE 110, PITTSBURGH, PA 15220-2700
5330013	+ Email/Text: caineweiner@ebn.phinsolutions.com		
		Mar 08 2023 18:38:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
5330019	+ EDI: COMCASTCBLCENT		
		Mar 08 2023 23:38:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
5330020	+ Email/Text: ebnotifications@creditacceptance.com		
		Mar 08 2023 18:38:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
5330021	+ EDI: CCS.COM		
		Mar 08 2023 23:45:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5330023	+ Email/PDF: creditonebknottifications@resurgent.com		
		Mar 08 2023 18:53:23	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5330026	EDI: DISCOVER.COM		
		Mar 08 2023 23:45:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5330024	+ EDI: DIRECTV.COM		
		Mar 08 2023 23:45:00	DirecTV, PO Box 5007, Carol Stream, IL 60197-5007
5330025	EDI: DIRECTV.COM		
		Mar 08 2023 23:45:00	DirecTV, PO Box 139004, Dallas, TX 75313-9004
5330027	+ Email/Text: bknotice@ercbpo.com		
		Mar 08 2023 18:38:00	Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5343547	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Mar 08 2023 18:38:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5330028	+ EDI: BLUESTEM		
		Mar 08 2023 23:45:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5330029	+ EDI: AMINFOFP.COM		
		Mar 08 2023 23:45:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5330031	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Mar 08 2023 18:38:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
5330005	EDI: IRS.COM		
		Mar 08 2023 23:45:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5331121	Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 08 2023 18:53:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5330033	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 08 2023 18:38:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
5336879	+ Email/Text: ecfbankruptcy@progleasing.com		
		Mar 08 2023 18:38:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
5330034	+ Email/Text: Bankruptcies@nragroup.com		
		Mar 08 2023 18:38:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015

5330035	+ EDI: AGFINANCE.COM	Mar 08 2023 23:38:00	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5330006	+ EDI: PENNDEPTREV	Mar 08 2023 23:45:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5330006	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2023 18:38:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5330044	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Mar 08 2023 18:38:00	Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
5330046	+ Email/Text: bankruptcy@sw-credit.com	Mar 08 2023 18:38:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
5330047	+ EDI: TCISOLUTIONS.COM	Mar 08 2023 23:45:00	Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
5474045	+ Email/Text: flyersprod.inbound@axisai.com	Mar 08 2023 18:38:00	U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5336437	Email/Text: bkrcy@ugi.com	Mar 08 2023 18:38:00	UGI Utilities, Inc., P.O. Box 13009, Reading, PA 19612

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5330010		American Webloan.com, Removed per entry 16
5330014		Capital Bank, Address removed per entry 9
5330032		Info Connect, Per entry no 7, can not find address
5330036		PAYDAY LOAN COMPANY, Per entry no 7, can not find address
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court., Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5474046	*+	U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0314-1
Date Rcvd: Mar 08, 2023

User: AutoDocke
Form ID: 309A

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Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Michael William Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Christen Marie Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Lauren Marie Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Leon P. Haller	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bknotifications@ghidottiberger.com
United States Trustee	ustpre03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1:	<u>Michael William Croutz</u>	Social Security number or ITIN:	xxx-xx-7822
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>Christen Marie Croutz</u>	Social Security number or ITIN:	xxx-xx-0321
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 5/26/20
Case number:	1:20-bk-01617-HWV	Date case converted to chapter:	7 3/7/23

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael William Croutz	Christen Marie Croutz
2. All other names used in the last 8 years	aka Michael W Croutz	aka Christen M. Croutz, fka Christen Marie Laughman
3. Address	204 S Queen Street Shippensburg, PA 17257	204 S Queen Street Shippensburg, PA 17257
4. Debtor's attorney Name and address	Gary J Imblum Imblum Law Offices, P.C. 4615 Derry Street Harrisburg, PA 17111	Contact phone 717 238-5250 Email: gary.imblum@imblumlaw.com
5. Bankruptcy trustee Name and address	Leon P. Haller Purcell, Krug and Haller (Trustee) 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: lhaller@pkh.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 3/8/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 4, 2023 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: 341 meeting will be held telephonically, refer to the call-in instructions.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/3/23 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	